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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No: 09/500,601 *
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Filed: February 8, 2000 *
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Inventor: Enrique David Sancho *
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For: System and Method for *
Secure Network Purchasing *

Hon. Commissioner of Patents
and Trademarks
Washington, D.C. 20231

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Information Disclosure Statement

In accordance with our duty of disclosure, applicants submitted herewith the enclosed
Form PTO1449 and the documents identified thereon.

U.S. Patent No. 5,794,221 to Egendorf

The Egendorf patent relates to an Internet billing method. In this patent, initially there is an agreement between the Internet access provider and the customer. The Internet access provider agrees with the customer and the vendor to bill the customer and remit the money to the vendor for products and services purchased over the Internet by the customer from the vendor. Security is provided by monitoring the mailing address for the goods purchased by the customer to ascertain whether it matches the billing information on record.

U.S. Patent No. 5,648,648 to Chow

Chow is directed to personal identification system for use with fingerprint data in security sensitive transactions. The system generates an access file for specifying a plurality of different comparison ratio levels with each level corresponding to an acceptable type of transaction. When the requester's fingerprint data is received along with the accompanying request parameters the fingerprint data is compared with fingerprint data in a master file corresponding to the particular account. The fingerprint is the personal finger print of the individual.

U.S. Patent No. 5,907,617 to Ronning

This patent is for a computer based system for demonstrating software programs to a potential purchaser and for gathering marketing information related to the demonstration of the programs.

PCT Application WO 99/31610 to British Telecommunications Public Limited.

In this patent a billing method is disclosed whereby user requests are transmitted to a gateway server which manages a user data base and billing functions. The gateway server passes a user's request to a third party provider. A digital code is sent to the gateway server by the third party provider. A price to the user is set by the gateway server based on the code received from the provider. After agreement to purchase by the user and a credit limit check the transaction is completed.

PCT Application WO 98/59455 to Giulio Peretti

The user identifies a product or service and inputs an order into the communication network including the user's particulars. This information is provided to the network sales manager who sends a request to the network manager to check that the identification corresponds to the user. Upon confirmation of the matching of the code the sales manager puts the supply of the product or service into effect by transmitting an indication relating to the corresponding amount to the network manager who charges the use by the normal means used for charging connection to the network.

U.S. Patent No. 5,852,812 to Reeder

This patent is for a billing system for online networks where customers of the system are billed in their own currency for billable events. The billable events include premium services, file downloads or gateway connections to other systems. Real time processing of the events permits prompt billing to the customer's online charge system.

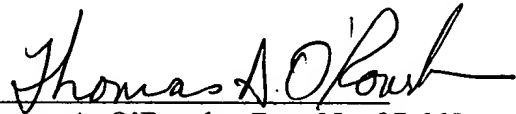
U.S. Patent No. 5,889,980 to Wilf

This patent is for a retail network over a WAN. The charging of goods and services includes recording the transaction by the network service provider server of the transaction details for billing the customer by the network service provider.

PCT Application WO 98/47116

A service made on a tele/data communications system facilitates payment/transfer from a customer account at a customer financial institution to a merchant account of a merchant financial institution. The service mode acquires a merchant identification and transaction amount from a customer mobile station. The service mode sends a transaction verification request message to the customer mobile station and the merchant terminal. Once the transaction verification is received, the service mode requests transfer of the transaction amount from the customer account to the merchant account.

Respectfully submitted,

A handwritten signature in cursive script, reading "Thomas A. O'Rourke".

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